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Health Care Authority
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Acting Administrator

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Benefits Board
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HCA 51-575 (10/04)

Open enrollment starts Oct. 18—find more information in your mailbox and online

Making changes to your health care coverage couldn't be easier! The Public Employees Benefits Board (PEBB) program will mail all retirees a personalized packet with 2005 information and forms before open enrollment (October 18–November 30), and also offers online tools and services to help retirees make the best plan choices for 2005. You can find these at PEBB's Web site at www.pebb.hca.wa.gov.

Finding providers

From the PEBB's Web site, you can go to the **Provider Directory** to find a primary care provider, women's health care provider, hospital, or pharmacy that contracts with your plan. If you're changing medical plans, you'll also be able to find the physician/clinic code for your provider, clinic, or care system as required on the



2005 Retiree Enrollment/Change form or on e-Coverage.

Before choosing a provider from the online Provider Directory, be sure to call the medical plan to verify:

- Provider availability in your county;
- A provider's participation with the plan to serve PEBB members; and
- That a provider is accepting new patients.

Making plan changes

If you wish to change your medical or dental plan for 2005, or defer coverage, you may be able to do so using **e-Coverage** on PEBB's Web site. During open enrollment, e-Coverage is an online tool that may allow you to change your plans as many times as you wish. The last changes received by PEBB on November 30 will be your final selection for 2005.



Important dates

October 18–November 30

2005 open enrollment—your chance to change medical and/or dental plans, and add family members to your coverage.

October 26

Open enrollment benefits fairs begin. Look for the schedule with **added locations** in this issue!

November 30

Open enrollment ends—last day to make changes using e-Coverage or enrollment form.

All changes are effective
January 1, 2005.

For more
information, go to
www.pebb.hca.wa.gov
or attend a benefits
fair in your area.

You may find the
Public Employees
Benefits Board's
existing laws in chapter
41.05 of the Revised
Code of Washington
(RCW), and rules in
chapters 182-04,
182-08, 182-12,
182-13, and 182-16 of
the Washington
Administrative Code
(WAC). These are
available on the Office
of the Code Reviser's
Web site at
slc.leg.wa.gov.

Changes to your 2005 coverage

Plan availability

Find out if your medical plan is still available to you in 2005. **If your medical plan is no longer available where you live, you need to select a different plan.**

Otherwise, you'll be enrolled in the Uniform Medical Plan Preferred Provider Organization (UMP PPO) for 2005. However, **even if you wish to change to the UMP PPO, be sure to actively select it** during open enrollment to ensure your enrollment is processed and you receive your I.D. card(s) by January 1, 2005.

Plan changes

- **RegenceCare** will no longer be available. RegenceCare members will need to choose a new plan during open enrollment.
- **Regence BlueShield** is a new plan that will be available in all counties currently served by RegenceCare.
- **UMP Neighborhood**, a care system option, is open to all employees and non-Medicare retirees who live in King, Pierce, or Snohomish counties. There is no enrollment limit. To enroll in UMP Neighborhood, use e-Coverage at **www.pebb.hca.wa.gov** or the **2005 Retiree Enrollment/Change** form found in your 2005 retiree open enrollment packet (which will be mailed to you in early October).

New medical plan premiums

Medical plan premiums have changed. Refer to your personalized 2005 open enrollment booklet for more information.

If you or a covered family member is enrolled in Medicare, the state subsidy paid toward your medical plan premium will increase to \$116.19 per month in 2005.

Medicare+Choice change

The Medicare+Choice plans offered through Group Health Cooperative, Kaiser Permanente Senior Advantage, and PacifiCare Secure Horizons are now known as **Medicare Advantage** plans. You can find more information about the Medicare Advantage plans in your upcoming open enrollment packet.

Rule change

Reporting eligibility changes.

Effective January 1, 2005, PEBB members (or their beneficiaries) are required to notify the HCA of any changes that would affect eligibility within 60 days of the change. Some examples of these changes may be death, divorce, Medicare entitlement, or a change in your child's student status.

Where to go for help

Not sure who to contact when you have a question about benefits, account payments, or how to switch doctors? Here are some guidelines:

Contact your **health plan** for:

- Benefit information, including limitations, exclusions, and coordination with other coverage;
- Referral and preauthorization requirements;
- Obtaining a certificate of coverage;
- Provider information (including changing your primary care provider, if required);
- I.D. cards; and

- Complaints and appeals not related to eligibility.

Health plan phone numbers are shown in the **2005 Retiree Open Enrollment Guide**, which will be mailed to you soon.

Contact **PEBB** at 1-800-200-1004 for:

- Eligibility information, such as who can apply for coverage;
- Changes in eligibility (such as Medicare entitlement, student status, divorce, or death);
- Updating your account (such as address, phone number, or terminating coverage);
- Complaints and appeals related to eligibility;
- Payment information and method of payment.

Reminders about choosing a provider

- Call the health plan you choose for 2005 to verify that your provider(s) will be participating with the plan to serve PEBB members.
- If your doctor, dentist, or health care facility discontinues participation in your plan, you may not change plans until the next open enrollment period, **with coverage effective the first of the following year.**
- Both the Uniform Dental Plan and DeltaCare are administered by Washington Dental Service. If you choose one of these dental plans, be sure that you choose a WDS-contracting dentist who participates with your plan.

Getting your questions answered quickly

When you call the PEBB program at 1-800-200-1004, our phone system will help you get your questions answered as quickly as possible.

Press 1 first to identify yourself as a retiree or COBRA retiree;

Then press 1 again for enrollment, payment, or life insurance information;

Or stay on the line to talk with a benefits specialist.

Questions and answers

This newsletter contains important information about changes to your PEBB coverage for 2005. Here are some answers on how the changes came about.

Why is RegenceCare going away?

Regence BlueShield, which administers the RegenceCare and Regence BlueShield plans, announced to its members and publicly in 2003 that it would eliminate its health maintenance organization (RegenceCare) by January 1, 2005, so this did not come as a surprise to the Health Care Authority (HCA). However, the company did submit a bid to serve PEBB members through Regence BlueShield. Regence BlueShield offers the same primary care provider network as RegenceCare, but has a larger specialist network. Regence BlueShield will also be available in all of the counties currently served by RegenceCare.

If I'm enrolled in RegenceCare, will my coverage automatically transfer to Regence BlueShield in 2005?

No. You will need to select a new plan available in your county. Otherwise, you'll be enrolled in the UMP PPO for 2005.

Are the Medicare Advantage plans different from the Medicare+Choice plans?

No. Only the name has changed. You can find more information about the Medicare Advantage plans in your 2005 open enrollment materials.

Will UMP Neighborhood have any enrollment restrictions for 2005?

There will be no restrictions on how many enrollees UMP Neighborhood will accept. **UMP Neighborhood is available as a plan choice if you or one of your enrolled family members is not enrolled in Medicare.** UMP Neighborhood will continue to serve King, Pierce, and Snohomish counties.

You can find more information about UMP Neighborhood in your 2005 open enrollment materials.

I just purchased a Medicare-approved, prescription drug discount card. How will that work with my PEBB benefits?

The Medicare-approved, prescription drug discount cards are not insurance; they simply offer discounts on certain drugs available through the card's distributor. This means that your PEBB medical plan will not coordinate benefits with the discount card.

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Generally, your PEBB prescription-drug coverage is better than discounts offered through the discount cards, especially if you use generic drugs or order maintenance medications through your plan's mail-order service. Just be sure to verify that your medications will continue to be included in your plan's formulary (a list of approved prescription drugs) for 2005, or if alternatives will be available.

Why did my monthly premium increase so much?

Each medical plan's monthly premium is determined by PEBB claims data from 2003, and the anticipated cost risks based on current enrollment. Also, there are differences in how each plan is administered, from how much it pays its providers to how much it costs to run its operations.

When evaluating medical plans' rates, the PEBB and its actuaries look at each plan's financial statements (as reported annually to the Office of the Insurance Commissioner), administrative costs, and other factors. If the HCA determines that a plan's rate is too high, then it negotiates with the plan to seek a lower rate.

We appreciate your patience during open enrollment!

During open enrollment, we receive approximately three times as many phone calls as the rest of the year. If our benefits specialists are helping other members when you call, please be patient. A benefits specialist will answer your call as soon as possible.

Let us know about your Medicare coverage

If you or a covered family member is about to turn 65, you can reduce your monthly premium by sending a copy of the Medicare card for the family member who will be turning 65 to the HCA. If you are entitled to Medicare, you **must** enroll in Parts A and B if you want to keep your PEBB coverage.

If you or a covered family member is entitled to Medicare Parts A and B after 24 months of Social Security Disability, please send a copy of the Medicare card, regardless of age.

To find out more about PEBB health plans, visit a benefits fair in your area. The times and places are listed to the right. Maps to the fairs are also available online at www.pebb.hca.wa.gov.

For more information on the PEBB program, you'll want to attend a **retiree presentation** (times and places are **printed in bold** to the right).

New for 2005!

PEBB will host six **Health & Wellness Fairs** across the state as part of the scheduled benefits fairs. Health plan representatives at the Health & Wellness Fairs will provide **educational and/or preventive services at little or no cost**, as well as ways to take advantage of the plans' preventive care benefits and wellness opportunities. Community health resources will also be featured. Be sure to note these special sessions shown with this symbol.



Benefits fairs schedule

Bellingham

November 18, 2004

10 a.m. to 3 p.m.

Western Washington University
Fairhaven Administration Lounge
516 High Street

Retiree presentation

11 a.m. to 12 p.m.

**Chart Room, 2nd floor
Fairhaven Administration Lounge**

Bremerton

November 1, 2004

10 a.m. to 3 p.m.

Olympic College
Bremer Student Center
North and South Conference Rooms
1600 Chester Avenue

Retiree presentation

11 a.m. to 12 p.m.

**College Service Center
5th floor Board Room**

Cheney

November 3, 2004

10 a.m. to 3 p.m.

Eastern Washington University
TAW Room 215 (Tawanka)
Elm Street

Retiree presentation

11 a.m. to 12 p.m.

PUB Rooms 204 & 205

Ellensburg



October 27, 2004

10 a.m. to 3 p.m.

Kittitas County Fairgrounds
Heritage Center
512 N. Poplar

Retiree presentation

11 a.m. to 12 p.m., W. Youth Center

Everett

November 19, 2004

10 a.m. to 3 p.m.

Everett Community College
Parks Student Union Building
Multipurpose Room, 2000 Tower Street

Retiree presentation

11 a.m. to 12 p.m. & 12 to 1 p.m.

Baker Hall 120

Lacey

November 12, 2004

10 a.m. to 3 p.m.

Saint Martin's College
Worthington Conference Center
5300 Pacific Avenue SE

Retiree presentation

11 a.m. to 12 p.m.

Longview



November 10, 2004

10 a.m. to 3 p.m.

Lower Columbia Community College
Student Center
1600 Maple

Retiree presentation

11 a.m. to 12 p.m., Center Stage

Moses Lake

November 4, 2004

10 a.m. to 3 p.m.

Big Bend Community College
1400 Building Auditorium
7662 Chanute Street NE

Mount Vernon

November 17, 2004

10 a.m. to 3 p.m.

Skagit Valley Community College
Student Lounge
2405 College Way

Olympia

November 3, 2004

10 a.m. to 3 p.m.

Dept. of Transportation Building
Lobby
310 Maple Park

Pasco

November 10, 2004

10 a.m. to 3 p.m.

Red Lion Hotel
Olympic Room
2525 N. 20th Avenue

Retiree presentation

11 a.m. to 12 p.m., Gold Room

Port Angeles



November 2, 2004

10 a.m. to 3 p.m.

Vern Burton Community Center
308 E. 4th

Retiree presentation

11 a.m. to 12 p.m.

Pullman

November 8, 2004

10 a.m. to 3 p.m.

Washington State University
French Administration and
Lighty Building
Stadium Way & Wilson Road

Retiree presentation

11 a.m. to 12 p.m.

**Gladish School
Old Library, 3rd floor**

Seattle

October 26, 2004

10 a.m. to 4 p.m.

University of Washington
Harborview Medical Center
Research and Training Building
1st floor
325 Ninth Avenue

October 27, 2004

10 a.m. to 4 p.m.

University of Washington
Student Union Building (HUB)
West Ballroom
Stevens Way

Retiree presentation

1:30 to 2:30 p.m., HUB Room 108

October 28, 2004

10 a.m. to 4 p.m.

University of Washington
UW Medical Center &
Health Sciences Lobbies
1959 NE Pacific

Spokane

November 2, 2004

10 a.m. to 3 p.m.

Spokane Community College
Lair Building
Littlefoot Rooms A & B, and Sasquatch
N. 1810 Greene Street

Retiree presentation

11 a.m. to 12 p.m.

Lair Auditorium

Tacoma

November 5, 2004

10 a.m. to 3 p.m.

Tacoma Community College
Student Center Building 11
6501 South 19th Street

Retiree presentation

11 a.m. to 12 p.m.

Theatre, Building 3

Tumwater



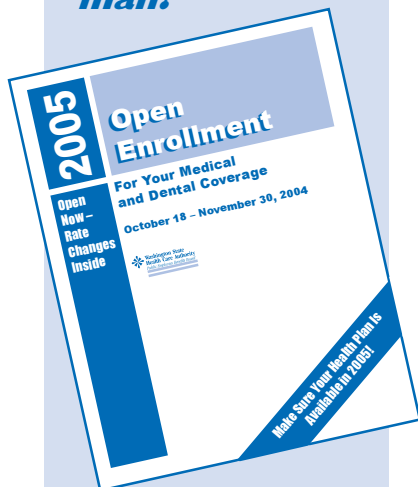
November 4, 2004

10 a.m. to 3 p.m.

Department of Labor & Industries
Auditorium
7273 Linderson Way SW

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**Be sure to
watch for your
2005 open
enrollment
packet in the
mail!**



Benefits fairs *(continued)*

Walla Walla

November 9, 2004

10 a.m. to 3 p.m.

Walla Walla Community College
Conference Center 185
500 Tausick Way

Wenatchee



October 26, 2004

10 a.m. to 3 p.m.

Red Lion Wenatchee
Columbia River Room
1225 N. Wenatchee Avenue

Retiree presentation

11 a.m. to 12 p.m.

Wenatchee/Chelan Room

Yakima



October 28, 2004

10 a.m. to 3 p.m.

Red Lion Hotel
Garden Terrace
607 E. Yakima Avenue

Retiree presentation

11 a.m. to 12 p.m.

Upper Terrace

Open enrollment

**October 18 -
November 30**

**Open Enrollment is
Coming Soon!**

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